Op-Ed: Health Plan Will Keep Millions Afloat

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Health Plan Will Keep Millions Afloat

By STEVE ROTHMAN

IN PASSING the CHAMP Act of 2007, the House of Representatives took another important step toward universal health care. The first step came in 1965. That's when Congress created Medicare to ensure that America's seniors would have health insurance.

Today, 100 percent of our seniors have access to affordable quality health care.

The next step toward universal health care for all Americans, the CHAMP Act of 2007, will provide coverage for 11 million children while also strengthening Medicare.

That's why the House of Representatives voted last week to continue and expand the highly successful State Children's Health Insurance Program (SCHIP) by passing the Children's Health and Medicare Protection Act of 2007.

The CHAMP Act represents one of our nation's biggest leaps forward in providing health care coverage for Americans since the enactment of Medicare 42 years ago.

Bipartisan support

In 1997, Congress created SCHIP with broad bipartisan support. The program was designed to provide health care to children whose parents are not poor enough to qualify for Medicaid, but who do not have employer-based coverage or cannot otherwise afford private insurance.

Since then, the number of uninsured children in our country has decreased by about 3 million. The CHAMP Act preserves SCHIP coverage for the six million kids currently signed up and provides for another 5 million uninsured children who are eligible but not yet enrolled in SCHIP.

In New Jersey, that translates into care for more than 250,000 kids whose parents are working hard, sometimes at multiple jobs, but still cannot afford private health insurance.

The CHAMP Act also guarantees that low-income Medicare recipients will get better and less costly prescription drug benefits under the Part D program. It also eliminates the late enrollment penalty for low-income seniors.

In addition, the CHAMP Act ensures continued physician participation in Medicare by increasing their reimbursement rates.

But time is short. Federal funding for SCHIP expires on Sept. 30. Opponents of the CHAMP Act want to deny health care coverage to 5 million children who currently have none. That is the cold, hard truth of the matter.

Vulnerable children

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Without SCHIP, children who depend on it will not have care for illnesses such as sore throats, earaches and asthma. Chronic diseases may develop that could have been prevented with early treatment. Sicknesses that would have been addressed in one trip to the doctor could get worse, become harder to cure and require a much more costly emergency room visit.

More families will face bankruptcy and foreclosure due to medical debt. And young lives with enormous potential may be lost because a parent waited too long to bring his or her uninsured child to the hospital.

Opponents of building on SCHIP's success cite costs. Yet, it costs less than \$3.50 a day to cover a child through the children's health insurance program; the savings associated with preventive care for children are enormous.

The CHAMP Act is also paid for in a fiscally responsible way. The bill increases the federal cigarette tax by 45 cents, which raises \$54 billion by 2017. That is on top of the estimated long-term health savings of \$32.4 billion from fewer children taking up smoking and more adults quitting.

The CHAMP Act's enemies also fear-monger about rigid, socialized medicine. Yet, there is no truth to their claims. Medicare proves that expanding access to health care isn't the end of capitalism or democracy. On the contrary, Medicare has meant universal access to quality care for all seniors.

Further, SCHIP, which the CHAMP Act expands to more U.S. children, is not wholly government-run. It is a state-federal, public-private partnership that gives states the flexibility to design programs tailored to the needs of their citizens. In fact, most SCHIP beneficiaries are covered through private managed care plans.

Wide support

SCHIP is so successful that organizations as diverse as the U.S. Chamber of Commerce, AFL-CIO, Pfizer, and Families USA have advocated for it. And the CHAMP Act as passed by the House has been endorsed by AARP, the American Medical Association, American Hospital Association, Children's Defense Fund, and the National Committee to Preserve Social Security and Medicare, to name just a few.

President Bush should sign the CHAMP Act into law so that SCHIP is renewed and expanded to cover more uninsured children and to strengthen Medicare. By improving health care coverage for the youngest and the oldest in our society we will significantly improve the quality of life for all Americans.

We will also shorten the time until every American is covered by health insurance.

I was proud to cast my vote in favor of this much-needed legislation.

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